

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BRYANT SMITH
MALINDA D SMITH
Debtor(s)

Case No. 07-17333

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/23/2007.
- 2) The plan was confirmed on 11/14/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/26/2008, 05/15/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/17/2010, 02/28/2011.
- 5) The case was dismissed on 05/13/2011.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$73,300.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$29,060.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$29,060.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,560.71
Other	\$392.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,452.71**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BARONS CREDITORS SERVICE CORP	Unsecured	225.00	NA	NA	0.00	0.00
CAB SERVICES INC	Unsecured	125.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	447.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	522.00	NA	NA	0.00	0.00
CDA PONTIAC	Unsecured	181.00	NA	NA	0.00	0.00
HOME LOAN SERVICES INC	Secured	1,715.00	1,715.00	1,715.00	120.18	0.00
HOME LOAN SERVICES INC	Secured	NA	NA	NA	0.00	0.00
HSBC	Unsecured	906.00	NA	NA	0.00	0.00
HSBC	Unsecured	6,217.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF PUBLIC AID	Unsecured	1,500.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	2,732.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	22,894.32	17,985.49	17,985.49	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	14,878.82	14,878.82	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	250.63	250.63	0.00	0.00
JP MORGAN CHASE BANK	Secured	NA	NA	NA	0.00	0.00
JP MORGAN CHASE BANK	Secured	36,610.00	2,565.32	2,565.32	2,565.32	0.00
LIGHTHOUSE FINANCIAL GROUP	Secured	1,635.00	1,635.00	1,635.00	1,622.08	174.37
MERCHANTS CREDIT GUIDE	Unsecured	62.00	NA	NA	0.00	0.00
MIRAGE HOMEOWNERS ASSOC	Secured	2,500.00	2,494.42	2,494.42	2,465.53	0.00
NATIONAL CAPITAL MGMT LLC	Secured	15,000.00	15,000.00	15,000.00	13,664.77	2,995.04
NATIONAL CAPITAL MGMT LLC	Unsecured	NA	8,459.88	8,459.88	0.00	0.00
NICOR GAS	Unsecured	791.00	952.73	952.73	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	13,180.00	13,993.14	13,993.14	0.00	0.00
PROFESSIONAL ACCOUNT MGMT	Unsecured	155.00	NA	NA	0.00	0.00
STATE DISBURSEMENT UNIT	Priority	1,563.00	4,926.85	4,926.85	0.00	0.00
TEX COLLECT	Unsecured	384.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	4,673.00	4,863.21	4,863.21	0.00	0.00
VATIV RECOVERY SOLUTIONS LLC	Unsecured	1,285.00	1,285.90	1,285.90	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$4,280.32	\$2,685.50	\$0.00
Debt Secured by Vehicle	\$16,635.00	\$15,286.85	\$3,169.41
All Other Secured	\$2,494.42	\$2,465.53	\$0.00
TOTAL SECURED:	\$23,409.74	\$20,437.88	\$3,169.41
Priority Unsecured Payments:			
Domestic Support Arrearage	\$4,926.85	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$17,985.49	\$0.00	\$0.00
TOTAL PRIORITY:	\$22,912.34	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$44,684.31	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,452.71</u>
Disbursements to Creditors	<u>\$23,607.29</u>
TOTAL DISBURSEMENTS :	<u>\$29,060.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/15/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.